

**WHAT IS CLAIMED IS:**

1 1. A billing statement comprising:  
2 a description of a transaction; and  
3 an offer pointer associated with the transaction,  
4 wherein the offer pointer comprises information that may be used to review an  
5 offer.

1 2. A billing statement according to Claim 1, wherein the billing statement  
2 comprises a printed document.

1 3. A billing statement according to Claim 1, wherein the billing statement  
2 comprises viewable electronic data.

1 4. A billing statement according to Claim 1, wherein the offer pointer  
2 comprises a Uniform Resource Locator.

1 5. A billing statement according to Claim 4, wherein the offer pointer further  
2 comprises a code for submission to a website referenced by the Uniform Resource  
3 Locator.

1 6. A billing statement according to Claim 5, wherein the code is associated with  
2 the offer.

1 7. A billing statement according to Claim 1, wherein the offer pointer  
2 comprises a telephone number.

1 8. A billing statement according to Claim 7, wherein the offer pointer further  
2 comprises a code.

1 9. A billing statement according to Claim 8, wherein the code is associated with  
2 the offer.

1 10. A billing statement according to Claim 1, wherein the offer pointer is not an  
2 offer.

1 11. A billing statement according to Claim 1, wherein the transaction is one of  
2 a plurality of transactions described in the billing statement.

1 12. A billing statement according to Claim 1, wherein a plurality of  
2 transactions are described in the billing statement, and wherein the offer pointer is  
3 associated with more than one of the plurality of transactions.

1 13. A billing statement according to Claim 1, wherein the offer is an offer to  
2 reduce an amount owed associated with the transaction.

1 14. A billing statement according to Claim 1, wherein the offer is an offer to  
2 reduce an interest rate on an amount owed.

1 15. A billing statement according to Claim 1, wherein the offer is an offer to  
2 extend a due date by which a minimum due amount is due.

1 16. A billing statement according to Claim 1, wherein the offer is an offer to  
2 eliminate a minimum due amount.

1 17. A billing statement according to Claim 1, further comprising:  
2 a second description of a second transaction; and  
3 a second offer pointer associated with the second transaction,  
4 wherein the second offer pointer includes second information that may be used  
5 to review a second offer.



1           27. A billing statement according to Claim 23, wherein the offer pointer  
2 comprises a telephone number.

1           28. A billing statement according to Claim 27, wherein the offer pointer further  
2 comprises a code.

1           29. A billing statement according to Claim 28, wherein the code is associated  
2 with the offer.

1           30. A billing statement according to Claim 20, wherein the transaction is one of  
2 a plurality of transactions described in the billing statement.

1           31. A billing statement according to Claim 20, wherein a plurality of  
2 transactions are described in the billing statement, and wherein the offer is associated  
3 with more

1           32. A billing statement according to Claim 20, further comprising:  
2 a second description of a second transaction; and  
3 a second offer associated with the second transaction,  
4 wherein the second offer is an offer to reduce an amount owed associated with  
5 the second transaction.

1           33. A billing statement according to Claim 32, wherein the second offer is  
2 identical to the first offer.

1           34. A billing statement according to Claim 20, wherein the offer is located  
2 adjacent to the description.

1           35. A billing statement according to Claim 20, wherein the amount owed is  
2 equal to a minimum payment due.

1 27. A billing statement according to Claim 23, wherein the offer pointer  
2 comprises a telephone number.

1 28. A billing statement according to Claim 27, wherein the offer pointer further  
2 comprises a code.

1 29. A billing statement according to Claim 28, wherein the code is associated with the offer.

1 30. A billing statement according to Claim 20, wherein the transaction is one of  
2 a plurality of transactions described in the billing statement.

1 31. A billing statement according to Claim 20, wherein a plurality of  
2 transactions are described in the billing statement, and wherein the offer is associated  
3 with more

1 32. A billing statement according to Claim 20, further comprising:  
2 a second description of a second transaction; and  
3 a second offer associated with the second transaction,  
4 wherein the second offer is an offer to reduce an amount owed associated with  
5 the second transaction.

1 33. A billing statement according to Claim 32, wherein the second offer is  
2 identical to the first offer.

1 34. A billing statement according to Claim 20, wherein the offer is located  
2 adjacent to the description.

1 35. A billing statement according to Claim 20, wherein the amount owed is  
2 equal to a minimum payment due.

36. A billing statement according to Claim 20, wherein the amount owed is equal to a cost of the transaction.

37. A billing statement according to Claim 20, wherein the amount owed is equal to a total amount owed described in the billing statement.

38. A method comprising:  
generating a billing statement including a description of a transaction and an offer pointer associated with the transaction,  
wherein the offer pointer includes information that may be used to review an offer.

39. A method comprising:  
generating a billing statement including a description of a transaction and an offer associated with the transaction,  
wherein the offer is an offer to reduce an amount owed associated with the transaction.

40. A method comprising:  
receiving transaction information;  
determining an offer pointer based on the transaction information, the offer pointer including information that may be used to review an offer; and  
transmitting the offer pointer to a customer via a billing statement.

41. A method comprising:  
receiving transaction information;  
determining an offer based on the transaction information;  
determining an offer pointer, the offer pointer including information that may be used to review the offer; and

transmitting the offer pointer to a customer via a billing statement.

42. A method comprising:

receiving from a customer an offer pointer associated with a transaction on a  
billing statement; and  
transmitting an offer to the customer, the offer being associated with the offer  
pointer.

43. A method comprising:

receiving a request from a customer to review an offer associated with a  
transaction on a billing statement, the offer to reduce an amount owed by the customer;  
transmitting the offer to the customer; and  
determining a new amount owed by the customer if the offer is accepted by the  
customer.